Zilya Tres 13264 39th av N Plymouth 763-221-2291 zilyatres2@gmail.com March/12/2024

Re: Crypto Loan Situation with Celsius - Case Number [Insert Case Number]

Dear Judge

I hope this letter finds you well. I am writing to bring to your attention my situation regarding the crypto loans I had with Celsius, which unfortunately became entangled in the Chapter 11 bankruptcy proceedings. I am respectfully requesting your consideration and assistance in resolving this matter fairly.

At the time of Celsius's shutdown, I had four outstanding loans with the following loan IDs:

1. Loan ID #50778, with a balance \$25,000,which was liquidated on June 8, 2021. Unfortunately, due to the abrupt nature of the liquidation, I was unable to repay this loan. The swiftness of events caught me off guard, and I was unable to take action in time.

## 2.Loan ID #115684, with a balance of \$9000, was paid off on June21, 2021.

However, I have not received any communication regarding the return of the BTC collateral associated with this loan. As a result, both the money and the BTC collateral seem to be irretrievably lost.

- 3. Loan ID #115688, also with a balance of \$9000, is still active. Regrettably, I was unaware of the option to pay off or refinance this loan amidst the bankruptcy proceedings. I have been patiently waiting for the resolution of the bankruptcy, but I would now like to explore the possibility of settling this loan as soon as possible.
- 4. **Loan ID #115689, with a balance of \$7000, is also still active**. Similar to the previous loans, I would like to either pay it off or explore refinancing options to bring this matter to a close.

In addition to the loans, I would like to bring to your attention that I was able to withdraw some BTC from Celsius, as well as BTC and Ethereum received through Venmo. However, I am concerned about the discrepancy between the amount of BTC I initially provided as collateral (approximately **BTC** and the amount returned to me, which appears to be a smaller portion. I seek clarification on how the ledger was calculated and how the distribution of assets was determined.

I am fully committed to fulfilling my loan obligations, but Celsius's bankruptcy has left me in financial distress. I request the court's guidance to resolve these loans and address asset discrepancies. Your assistance in communication and directives is appreciated. Thank you for your attention; I am hopeful for a satisfactory resolution.

Sincerely,

Zilya Tres